

Volume 6, Number 1

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# The Insider's Guide to Scholarships

Source: Liz Pulliam Weston@msn.com.

# Worried parents and students take note: There's plenty of college money to be had. Here's how to know when to apply and the best places to look first.

You've probably heard, many times, that a gazillion dollars in scholarship money goes unclaimed every year. There's a good reason for that. Some scholarships are so specific, so restricted, so oddball, that few people ever qualify. The scholarship's sponsors might be looking for left-handed lacrosse players from Louisiana, for example. Right-handers need not apply. At the other end of the scale are scholarships so insanely competitive they might as well be lotteries. Coca-Cola has about 250 scholarships that each year attract more than 100,000 applicants. Even if you could qualify for many scholarships, the potential reward may not be worth the effort. Many payouts are low—\$100 to \$500, which might not pay for a semester's worth of books—and the amount of work required to apply is often substantial. What's more, colleges often deduct any money won in scholarships from a student's financial aid package, meaning you're essentially doing all that work for little or no net financial reward.

#### **6 Reasons to Apply for Scholarships**

So should you give up on scholarships altogether? Not necessarily. Here's when it makes sense to apply:

- 1. Your family won't qualify for much, if any, financial aid. In this case, scholarships are money that can really help reduce the cost of college.
- 2. Your college of choice tends to offer loans, rather than grants. "Free" money is always better than money you have to repay. Call and ask about the college's typical loans-to-grants ratio, and make sure any scholarship money would be deducted from the loan side.
- 3. Your college doesn't completely fill your financial aid needs. Some colleges' financial aid packages meet only part of the student's financial need. If yours allows such gaps, then typically scholarships are allowed to supply some of the missing money without reducing your overall aid package.
- **4.** The effort required on your part is minimal. Some employers or unions hand out money to workers' kids without requiring much more than a one-page application. Boeing, for example, automatically gives \$1,500 to any worker's child who scores high enough on the PSATs to become a National Merit Scholar. You might as well grab the cash. In addition, many universities use their own merit scholarships as a way to discount tuition for students they really want to attract. You can't apply for these scholarships, but they can be a valuable part of a student loan package. (continued on page 2)

#### In this issue:

| he Insider's Guide to Scholarships1-2      | Choosing the Right Résumé Type for You6          |
|--|--|
| 20 Questions to Ask Your School Counselor3 | Products Order Form7                             |
| Answering 6 Common Interview Questions4    | People Are Asking8                               |
| astest-Growing Occupations 2004-145        | Pssst! Have I Got a Cover Letter Secret for You8 |



*(continued from page 1)* 

- **5.** You haven't got much competition. Small, local organizations—churches, temples, mosques, service clubs—may offer money each year with few takers, or at least none as brilliant as your entrant.
- 6. The scholarship would look really, really good on a résumé—and you don't mind competing for it. Some competitions are so prestigious that winning is a true coup. As long as your competitor is up for the challenge, you might as well go for it.

#### How to get started

So how do you find the right scholarships? First, get started early. The student's junior year in high school is a good time to start your survey.

Next, don't pay anyone to help you search. It's not necessary and it's usually a waste of time. Even if the search service comes back with a long list, chances are your student will qualify for only a fraction of the aid. And most of the decent scholarships can be found quickly and for free. You can check out one of the many Internet scholarship search engines, such as the one run by student lender Sallie Mae (www.wiredscholar.com), or with FastWeb (www.fastweb.com).



You also could spend time with books that summarize available scholarships, such as "Chronicle Financial Aid Guide". An even better place to start, however, is your own community. Here's a partial list of places to check:

- High school clubs, teams, and guidance counselors.
   Ask the club's adviser, the team's coach, and your child's counselor to help you look for appropriate scholarships.
- Your employer. Many large employers, and even some smaller ones, have scholarship programs. Ask the human resources department.
- Your union. Chances are good either your local or the national organization, or both, has some money to give out.
- Your church, temple, or mosque.
- Your community's service organizations. You may not need to be a member of the local Elks, Rotary, or Kiwanis for your child to enter.
- Professional or other organizations, either that you belong to or that represent people working in the areas your child wants to pursue. The Alaska Visitors Association, for example, has scholarships for Alaska residents interested in careers in travel or hotel management.
- Ethnic or religious organizations. You probably know that the NAACP has scholarships, but so do groups for those of Italian, Polish, Swiss, Chinese, and Armenian backgrounds, to name just a few. The Web scholarship engines can help you look.
- Your city, county, or state government. Georgia
   offers one of the most generous deals: free tuition at
   in-state public colleges for those who maintained a
   B average in school.



## 20 Questions to Ask Your School Counselor

Your school counselor, or guidance counselor, is one of your best resources as you plan for college. She or he has information about admission tests, college preparation, and your education and career options. Here are some basic questions to help get your conversation started:

- 1. What are the required and recommended courses—for graduation and for college prep?
- 2. How should I plan my schedule so I'll complete them?
- 3. Which elective courses do you recommend?
- 4. Which AP® courses are available?
- 5. When is the PSAT/NMSQT going to be given here?
- 6. Is this school a testing center for the SAT, or will I need to go somewhere nearby?
- 7. Do you have any after-school or evening sessions available for college planning, or the SAT?
- 8. Do you have college handbooks or other guides that I can browse or borrow? Do you have a copy of the free "Taking the SAT" booklet, which has a practice test in it?
- 9. What activities can I do at home and over the summer to get ready for college?
- 10. What kinds of grades do different colleges require?
- 11. Are there any college fairs at this school, or nearby?
- 12. Where do other kids from this school attend college?
- 13. What are the requirements or standards for the honor society?
- 14. Can you put me in touch with recent grads who are going to the colleges on my wish list?
- 15. Do you have any information to help me start exploring my interests and related careers?



- 16. If my colleges need a recommendation from you, how can I help you know me better, so it can be more personal?
- 17. Are there any special scholarships or awards that I should know about now, so I can work toward them?
- 18. Can I see my transcript as it stands now, to see if everything is as I think it should be?
- 19. Do you have any forms I need to apply for financial aid?
- 20. How does our school compare to others, in terms of test scores and reputation?

#### **Reality Check**

Your school counselor may be the most wonderful and accessible person on the planet, or she or he may be juggling a thousand students and barely know your name. So remember that the person who has the biggest stake in your academics is you. It's up to you to stay on top of opportunities and deadlines, to take control of your future.

Source: CollegeBoard.com.

www.VaEmploy.Com 3



## Answering 6 Common Interview Questions

While you'll never be able to anticipate every question that might be asked in an interview, you can get a head start by developing strong, concise answers to commonly used questions. Most interviewers will ask similar questions like these to gain knowledge about a candidate's abilities and qualifications and compatibility with the job and the company.

- 1. Tell me about yourself: This is often the opening question in an interview. It's also one of the most difficult if you're not prepared. Remember, the interviewer does not want to hear about your hometown or your scrapbook hobby. This question calls for your one-minute commercial that summarizes your years of experience and skills and your personality in the context of the job for which you are interviewing. Get to the point and sell your professional self. Develop a few brief sentences that demonstrate you have what it takes to do the job—experience, proven results, and desire to contribute.
- **2. Why should we hire you?:** The key to answering any question about you versus your competition is using specifics. Everybody is going to speak in generalities, so you need something that will make you stand out a bit. Give real examples that show them you are best suited for the job. Point out your achievements and accomplishments throughout your career that are relevant to the open position. Pinpoint the qualities you have that are truly valuable to the company.
- **3. Why do you want to work here?:** Research is important in answering this question. Use this opportunity to show off what you know about the company and, more importantly, how you would fit in. Address issues and challenges in the company to demonstrate the depth of your knowledge. Point out things you have done in similar companies that could address their problems."
- **4. What are your weaknesses?:** The secret to answering this question is using your weaknesses to your advantage. Turn your weaknesses into strengths. Just make sure that you do give a real answer to this question. None of us is without faults, so don't pretend that you do not have weaknesses.

- 5. What did you dislike about your last job? Why did you leave your last job?: You need to be cautious about these kinds of questions and make sure you do not end up sounding bitter. Never talk down about your former company, boss, or your former co-workers. You need to have a good understanding about the job for which you're applying to turn this question into a positive one. It may be best to say that you really enjoyed many aspects of your job, then focus on how this new job will give you the opportunity to contribute more in a particular area that is key to the position.
- **6. Where do you see yourself in five years?:** An interviewer does not want to hear that your five-year aspiration is to be sailing in the Caribbean or working in a different industry. You need to talk about goals you have that relate to the job. This will demonstrate that you understand the industry, the company and are motivated to succeed there. Keep your answer specific to your field. Preparation is the key to answering any question with poise and confidence. Always keep in mind—whatever the question is—that the interviewer is trying to uncover if you are a good fit and can make a positive contribution in the job.



Source: www.CareerBuilders.com.

5

### Fastest-Growing Occupations 2004-2014 (U.S. Data - Numbers in Thousands)

| 2004 National Employment Title                     | Employment Number |       | Change |         | Quartile Rank by 2004<br>Median Annual | Postsecondary Education/          |
|--|-------------------|-------|--------|---------|--|-----------------------------------|
| 2004 National Employment Title                     | 2004              | 2014  | Number | Percent | Earnings <sup>1</sup>                  | Training <sup>2</sup>             |
| Home health aides                                  | 624               | 974   | 350    | 56.0    | VL                                     | Short-term on-the-job training    |
| Network systems and data communications analysts   | 231               | 357   | 126    | 54.6    | VH                                     | Bachelor's degree                 |
| Medical assistants                                 | 387               | 589   | 202    | 52.1    | L                                      | Moderate-term on-the-job training |
| Physician assistants                               | 62                | 93    | 31     | 49.6    | VH                                     | Bachelor's degree                 |
| Computer software engineers, applications          | 460               | 682   | 222    | 48.4    | VH                                     | Bachelor's degree                 |
| Physical therapist assistants                      | 59                | 85    | 26     | 44.2    | Н                                      | Associate degree                  |
| Dental hygienists                                  | 158               | 226   | 68     | 43.3    | VH                                     | Associate degree                  |
| Computer software engineers, systems software      | 340               | 486   | 146    | 43.0    | VH                                     | Bachelor's degree                 |
| Dental assistants                                  | 267               | 382   | 114    | 42.7    | L                                      | Moderate-term on-the-job training |
| Personal and home care aides                       | 701               | 988   | 287    | 41.0    | VL                                     | Short-term on-the-job training    |
| Network and computer systems administrators        | 278               | 385   | 107    | 38.4    | VH                                     | Bachelor's degree                 |
| Database administrators                            | 104               | 144   | 40     | 38.2    | VH                                     | Bachelor's degree                 |
| Physical therapists                                | 155               | 211   | 57     | 36.7    | VH                                     | Master's degree                   |
| Forensic science technicians                       | 10                | 13    | 4      | 36.4    | VH                                     | Associate degree                  |
| Veterinary technologists and technicians           | 60                | 81    | 21     | 35.3    | L                                      | Associate degree                  |
| Diagnostic medical sonographers                    | 42                | 57    | 15     | 34.8    | VH                                     | Associate degree                  |
| Physical therapist aides                           | 43                | 57    | 15     | 34.4    | L                                      | Short-term on-the-job training    |
| Occupational therapist assistants                  | 21                | 29    | 7      | 34.1    | Н                                      | Associate degree                  |
| Medical scientists, except epidemiologists         | 72                | 97    | 25     | 34.1    | VH                                     | Doctoral degree                   |
| Occupational therapists                            | 92                | 123   | 31     | 33.6    | VH                                     | Master's degree                   |
| Preschool teachers, except special education       | 431               | 573   | 143    | 33.1    | L                                      | Postsecondary vocational award    |
| Cardiovascular technologists and technicians       | 45                | 60    | 15     | 32.6    | Н                                      | Associate degree                  |
| Postsecondary teachers                             | 1,628             | 2,153 | 524    | 32.2    | VH                                     | Doctoral degree                   |
| Hydrologists                                       | 8                 | 11    | 3      | 31.6    | VH                                     | Master's degree                   |
| Computer systems analysts                          | 487               | 640   | 153    | 31.4    | VH                                     | Bachelor's degree                 |
| Hazardous materials removal workers                | 38                | 50    | 12     | 31.2    | Н                                      | Moderate-term on-the-job training |
| Biomedical engineers                               | 10                | 13    | 3      | 30.7    | VH                                     | Bachelor's degree                 |
| Employment, recruitment, and placement specialists | 182               | 237   | 55     | 30.5    | Н                                      | Bachelor's degree                 |
| Environmental engineers                            | 49                | 64    | 15     | 30.0    | VH                                     | Bachelor's degree                 |
| Paralegals and legal assistants                    | 224               | 291   | 67     | 29.7    | Н                                      | Associate degree                  |

<sup>&</sup>lt;sup>1</sup> The quartile rankings of Occupational Employment Statistics Survey annual earnings data are presented in the following categories: VH=very high (\$43,605 and over), H=high (\$28,590 to \$43,604), L=low (\$20,185 to \$28,589), and VL=very low(up to \$20,184). The rankings were based on quartiles using one-fourth of total employment to define each quartile. Earnings are for wage and salary workers. <sup>2</sup> An occupation is placed into one of 11 categories that best describes the postsecondary education or training needed by most workers to become fully qualified. For more information about the categories, see Occupational Projections and Training Data, 2004-05 edition, Bulletin 2572 (Bureau of Labor Statistics, March 2004) and Occupational Projections and Training Data, 2006-07 edition, Bulletin 2602 (Bureau of

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Labor Statistics, forthcoming).





### Choosing the Right Résumé Type for You

Like jobs, résumés come in different varieties and formats. The most prevalent types include chronological, functional, targeted, and combination formats.

Most people who have work experience opt for a chronological résumé that lists your work experience in reverse chronological order. The purpose of this type of résumé is to spotlight your most recent job experience and show that your career has grown over the years. This form of accounting helps an employer follow your progress, noting your accomplishments and willingness to take on added responsibilities and to learn new skills. When employers are sifting through hundreds of résumés, a chronological résumé allows them to easily scan your work history.

A chronological résumé isn't the first choice for job seekers who have little or no work experience. If you fall into that category, you may want to try a functional résumé that zeroes in on your skills and strengths. This type of résumé outlines the skills you have acquired over the years and details how you have put them to use. For example, if you have not worked at a company, but have served in volunteer positions, you would list the responsibilities you assumed in those positions and the skills you acquired.

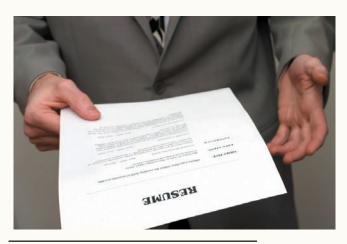
If you want your résumé to reflect the skills and experience you bring to the table for a specific job, you'll want to create a targeted résumé. The goal is to match your experience, education, and skill set to that of the job opening.

You also may want to combine the various types of résumés, incorporating the best aspects of each. You can identify your skills as well as show where you've worked and how you've advanced your career while targeting skill sets and experiences that relate to the job you are seeking.

Whichever version you choose, make sure to include keywords that help define your skills and

qualifications. They are essential when posting résumés on the Internet or sending them via email. You'll also want to create a plain text version and email version of vour résumé.

Remember the key to any résumé is to make sure that it is error proof, well-written and well-prepared.



Source: Joan Tupponce, Joan Tupponce & Associates, Inc., Richmond Times-Dispatch.

In order to succeed, your desire for success should be greater than your fear of failure.

— Bill Cosby

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| _                          | <i>Job Interview Pocket Résumé</i> —small tri-fold résumé that fits in a wallet or pocket   |
| Also on<br>website         | Virginia's Mid-Atlantic Guide to Information on Careers (MAGIC)—contains information on job training, education, job-seeking, and careers Minimal fee charged for orders outside Virginia. Contact us for details.                                |
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| Also on website            | Virginia Job Outlook 2002–2012—top occupations, annual number of openings, and annual average salaries by educational attainment  |
|                            | Virginia Labor Market Information Directory*—listing and description of VEC publications, products, special services, and data delivery systems   |
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| Shipping Charg             | ge (VEC Staff Only)   |
| Cost Center                | Project Code Function Code  |

www.VaEmploy.Com 7

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Volume 6, Number 1

to discuss the job. This direct hit at the end of the cover letter can lead to that desired want—the opportunity to meet in person result

# THREE ways to use the P.S. in a cover letter

20th. I would love to meet in person to discuss P.S. I'll follow up by phone and e-mail on June applied for. I can be reached riaht awav at how I can fill the position (insert job title) I 555-555-5555. Thank you in advance.

convenience. Feel free to call me at 555-555 (insert job title). I'm available any time you P.S. I welcome the chance to meet at your 5555 to schedule an interview regarding choose. seen it used in a job-search cover letter—until now.

effectively for decades. Yet, rarely, if ever, have you

advertising and direct sales industries have used

Here is a marketing technique that giants in the

are the lucky winner of a secret so small, yet so

powerful, it will take your breath away.

Today is the day you've been waiting for. You

**Cover Letter Secret** 

For You!

Pssst! Have I Got a

number one on my list of organizations l'd like to work for. Contact me directly at 555-555job opening title here}. {Company name} is can fill the position you advertised. {insert P.S. I'm eager to talk with you about how I 5555. Thank you for your time. As you can see, the P.S. is hard to ignore! It's clear and focused and brief.

Position the P.S. at the bottom of your cover letter and justified to the left. I recommend using either bold text or italics. Do not use Tips for using the P.S. (postscript): both.

P.S. People are conditioned to read the P.S. so be sure to include one in your

find out what it's all about—whether a special offer,

don't your eyes move right to it? You're dying to

Think about it. When you receive a letter with a P.S.,

that it practically begs a person to skip down to the bottom and read it first.

person cannot not read a P.S. It is so powerful

etter and watch the phone calls for interviews rol Add this little fellow to the end of your next cover

Its 'proper' name is *postscript*. Its nickname is P.S.

Here's the greatest cover letter secret ever

revealed.

Ta Da! (Drum roll, please!)

a bit of exciting news, free shipping on a product, a

hug or kiss from a friend or loved one.

In marketing and advertising, the purpose of a P.S. is to state again the action you want the reader to

take. For a job-seeker, it's a call for an interview.

After sharing your qualifications in the letter, the P.S. reminds the reader of what you really

FIRST CLASS MAIL **US POSTAGE PAID** Permit No. 1657

secret. Share with others at your own P.P.S. Remember, the P.S. is our little next cover letter.

Source: Net-Temps Careers, Jimmy Sweeney, president of CareerJimmy

# People Are Asking...

How to Set Reasonable Life Goals

Setting reasonable life goals is usually a tworealistic way to make these things happen. step process. First you discover what your dreams are; then you have to figure out a



at once, but the things that have meaning for confidence to start taking the steps to realize you will resonate, and then you will have the dance the hula—write it down. If you want to climb Mount Everest—write it down. The open yourself to possibilities that you might shouldn't expect these things to happen all point of this is that you free your mind and and find a place where you can have some uninterrupted time. Commit this time to it down. If you want to go to Hawaii and not necessarily recognize otherwise. You This is fun and easy to do. Get a notepad yourself. Now dream. Let yourself want whatever it is you really want and write our dream.

Step 2: Goal Setting

can start looking for budget airfares, and you or a vision and then plotting the incremental first steps that will not cost you much. It will make you feel that the trip suddenly has the and start saving the money for the trip. You but necessary steps to start the journey. So Setting good goals is about having a dream if your dream is to dance the hula in Hawaii ocal community center. These are all small and you can't afford to go there right now, can sign up for a hula dancing class at the you'll know that you have to set a budget Source: First Draft, Lawrence Ragan Communications, Inc.. real possibility of becoming a reality.

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